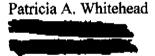
EXHIBIT A

February 28, 2011



Mr. Luis Carillo 1525 Fair Oaks Avenue South Pasadena, CA 91030

Re: Sentencing of Juan Banales

Dear Mr. Carillo,

I was a Juror on the trial of Mr. Juan Banales in November. As you know, the Jury brought in a Guilty verdict based upon the way the charges were presented. However, you should know, the wording of the charges caused us some distress in reaching a verdict.

We believed Mr. Banales is guilty of participating in fraudulent dealings with the banks because he allowed his information to be used to defraud. We did not believe, as the charges stated he transpired to defraud the bank. In my opinion, and I emphasize this is my opinion, this young man seemed to have been coached by persons much more savvy of the system who played upon his greed to lure him into committing this crime. Though I believe he is guilty of a crime, I do not believe he is by any means the "mastermind" of this scheme.

I am appalled the other defendants in this matter are still practicing in the Real Estate industry and received a sentence which is much less than Mr. Banales seems to be facing.

I cannot be at the sentencing, however if I could and would be allowed to speak, I would ask the Judge for leniency for this young man. His sentencing should include some type of restitution and requirement to take some type of rehabilitative classes. I certainly hope he is not given a stiffer sentence than the other defendants. He needs help, I am not sure he will come out of the penal system a better, more stable person.

If appropriate, please share my feelings and concerns with the Judge. I can also be reached for comment at

Best of luck with your case,

Patricia A. Whitehead Juror #1